

United States Bankruptcy Court  
Western District of Washington

In re:  
Cameo Harmonie McCalpine  
Debtor

Case No. 19-41792-MJH  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-3

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 38

Date Rcvd: Sep 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2019.

db +Cameo Harmonie McCalpine, 6649 Steamer Dr. SE, Lacey, WA 98513-6224  
956632725 +A-1 Collections Svc, 2297 State Hwy 33 St, Hamilton Square, NJ 08690-1717  
956632726 Alaska USA FCU, PO Box 196613, Anchorage, AK 99519-6613  
956632729 +Barker Martin, P.S., Attn: Alexis Ducich, 701 Pike Street, Ste 1150, Seattle, WA 98101-3946  
956632730 +Beckt & Lee LLP Attys, PO Box 3001, Malvern, PA 19355-0701  
956632731 Cellnetix Pathology, PO Box 120153, Grand Rapids, MI 49528-0103  
956632733 Dean and Shirley Vestal, PO Box 14082, Tumwater, WA 98511-4082  
956632735 Employment Security Department, Benefit Payment Control, PO Box 24928, Seattle, WA 98124-0928  
956632738 FMS INC., PO Box 707600, Tulsa, OK 74170-7600  
956632741 Kohls/Capital One, Attn: Bankruptcy Dept, PO Box 30285, Salt Lake City, UT 84130-0285  
956632743 Multicare Health Systems, PO Box 5299, MS:315-C3-CE, Tacoma, WA 98415-0299  
956632746 Providence Health Services, PO Box 34501, Seattle, WA 98124-2001  
956632748 +Radia Inc. PS, PO Box 34473, Seattle, WA 98124-1473  
956632749 Real Time Resolutions Inc, PO Box 840923, Dallas, TX 75284-0923  
956632750 +Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
956632751 +River Bend Cash, PO Box 557, Hays, MT 59527-0557  
956632753 +Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826  
956632755 +The Cottages at Lakepointe, Homeowner's Association, PO Box 8242, Lacey, WA 98509-8242  
956632756 +The Rants Group, 724 Columbia St. NW, Ste. 140, Olympia, WA 98501-1291

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: WADEPREV.COM Sep 10 2019 05:43:00 State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
956632727 EDI: AIS.COM Sep 10 2019 05:43:00 American InfoSource LP, as agent for T Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
956632728 E-mail/Text: bankosupport@armadacorp.com Sep 10 2019 01:43:40 Armada Corp., Po Box 1397, Olympia, WA 98507-1397  
956684815 EDI: BL-BECKET.COM Sep 10 2019 05:43:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
956632732 EDI: WFNNB.COM Sep 10 2019 05:43:00 Comenity Bank/Venus, PO Box 182789, Columbus, OH 43218-2789  
956632734 E-mail/Text: DCISERVE@QWESTOFFICE.NET Sep 10 2019 01:43:55 Dynamic Collectors Inc., 790 South Market Blvd, Chehalis, WA 98532-3420  
956632736 +E-mail/Text: bknotice@ercbpo.com Sep 10 2019 01:43:37 ERC, PO Box 57610, Jacksonville, FL 32241-7610  
956632737 EDI: AMINFOFP.COM Sep 10 2019 05:43:00 First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524  
956632739 EDI: IRS.COM Sep 10 2019 05:43:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
956632740 +EDI: JEFFERSONCAP.COM Sep 10 2019 05:43:00 Jefferson Capital Systems LLC, PO Box 772813, Chicago, IL 60677-0113  
956676260 EDI: MERRICKBANK.COM Sep 10 2019 05:43:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
956632742 +EDI: MERRICKBANK.COM Sep 10 2019 05:43:00 Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001  
956632744 E-mail/Text: meaganl@deltaresourcegroup.net Sep 10 2019 01:43:18 Olympia Emergency Services, PO Box 5007, Lacey, WA 98509-5007  
956632745 EDI: PRA.COM Sep 10 2019 05:43:00 Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541-1067  
956632747 +EDI: Q3G.COM Sep 10 2019 05:43:00 Quantum 3 Group, PO Box 788, Kirkland, WA 98083-0788  
956679035 EDI: Q3G.COM Sep 10 2019 05:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
956632754 EDI: NEXTEL.COM Sep 10 2019 05:43:00 Sprint Nextel Correspondence, Attn Bankruptcy Dept, PO box 7949, Overland Park, KS 66207-0949  
956632752 +EDI: DRIV.COM Sep 10 2019 05:43:00 Santanter Consumer USA, Attn: Bankruptcy Dept, PO Box 560284, Dallas, TX 75356-0284  
956632757 +E-mail/Text: bkinfo@twinstarcu.com Sep 10 2019 01:43:29 TwinStar Credit Union, PO Box 718, Olympia, WA 98507-0700  
TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2019 at the address(es) listed below:

Alexis N Ducich on behalf of Attorney Interested Party aducich@barkermartin.com, hcho@barkermartin.com  
Brian Budsberg on behalf of Trustee Brian Budsberg trustee@budsberg.com, WA08@ecfcbis.com;kurt@budsberg.com  
Brian Budsberg trustee@budsberg.com, WA08@ecfcbis.com;kurt@budsberg.com  
Jill E. Collins on behalf of Debtor Cameo Harmonie McCalpine jillcollinspc@gmail.com, collinsjr74132@notify.bestcase.com  
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Cameo Harmonie McCalpine</b>			Social Security number or ITIN xxx-xx-6693
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	Western District of Washington			
Case number:	<b>19-41792-MJH</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Cameo Harmonie McCalpine  
fka Cameo Morck

9/9/19

**By the court:** Mary Jo Heston  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**